

**E-mails Supporting Health Care Sharing Ministry Bills**

Sir:

Thank you very much for sponsoring HB 30.

I joined Samaritan Ministries in the summer of 2007 after losing my job and hence my health insurance and being unable to find other employment. Joining SM was the blessing in this otherwise difficult situation.

I am drawing a nominal amount from SS and for that reason declined Medicare choosing Christian healthcare sharing instead--not being able to afford both. I have never regretted that choice. Imagine the blessing of writing a monthly check to a Brother or Sister in Christ for their healthcare needs rather than paying a premium.

Christian healthcare sharing is clearly not insurance and therefore should be exempt from the State insurance code.

Thank you for considering my remarks.

Respectfully,  
*Robert Gairing, Ph.D.*

Hello Cary,

My name is Marlene Killion. I have been with Samaritan Ministries for eight months now and it has been such a blessing to have this type of ministry to participate in. It is such a blessing to be able to help others in need and knowing your money is going to be used in a way that will benefit a need rather than large amounts going to an insurance company every month and then when you need to have help with medical bills there are always loop holes that they can use to get out of the help you so desperately need and have more than paid for. I enjoy paying my bill (that I don't consider a bill) every month and usually more to help some other needs. It is such a small amount I feel I am blessed so much that helping some others on the needs list is even more of a blessing. I will definitely be praying on Monday that God will have His victory and receive the honor and glory due Him. I am sorry I can't join all of you but we are out of state.

God bless you all.

Marlene Killion

Hello Samaritan Representatives,

I will not be able to attend Monday but thought you may like to have some written testimony to accompany your meeting.

I reside in Bozeman and write to confirm and attest to the truth that Samaritan ministries is not insurance, but something much better. My son was diagnosed with cancer in November of 08. I am happy to say that at this point he seems to be cured. Working with Samaritan Ministries was a blessing. We received over and above from others who shared our financial need. The encouragement from letters and prayers gave great support to us when we needed it most.

This summer I tore the acl in my knee and had it immediately repaired. I am now 5 months post op and all my bills are paid. The ministry of Samaritans works so well I could go on and on. It is a simple non insurance sharing ministry that really works. My family has been blessed by it much in the last 2 years. Samaritan Ministries is part of the solution to the health care problems many face. We collectively need solutions and answers to problems and Samaritans is surely that.

Sincerely, Jay Moore

I am a member of Samaritan Ministries and am in favor of HB 30. I support this bill that will recognize that health care sharing ministries do not constitute the transaction of insurance business in this state for the purposes of regulation and will explicitly exempt them from the state insurance code.

Sharing ministries like this are not insurance companies. These groups consist of people who have grouped together to share each others burdens. We support one another without legal obligation to do so. Since this sharing is non profit and not insurance, I see no reason for it to be considered insurance or for it to fall under regulations of insurance.

I am unable to attend the committee meeting but hope that my view will be heard.

Sincerely,

Carol Fisher

Cary Smith,

I have received a note from Samaritan Ministries about your HB 30. I cannot be present but would like the committee to know that I support this bill.

I believe that ministries like Samaritan Ministries is very different from insurance companies. First it is made up of people who have agreed, but have no legal obligation, to support one another. The support is given freely and the ministry is a non profit organization. As Christians we have joined together to support one another. This should not be regulated by insurance codes, since it does not work as a for profit insurance.

I have personally found this to be a wonderful support when I have had medical needs.

I support this bill that will recognize that health care sharing ministries do not constitute the transaction of insurance business in this state for the purposes of regulation and will explicitly exempt them from the state insurance code.

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God bless,

Penny

Representative Smith,

We have been partners with Samaritan Ministries for 14 years. During that time we have been blessed to receive financial help from people all across the country for our health care expenses, and also to help others in the same manner. It's great to know that we can help individuals directly, both financially and in prayer support. Since there is no insurance company in the middle, it's been good to know all of the money sent will benefit the recipient.

Even when we have had opportunity to purchase health insurance, we have opted to stay with Samaritan Ministries. All of our expenses submitted have been covered in a timely manner.

Thank you,

Marc & Cheryl Elledge  
1521 19th St S  
Great Falls, MT 59405

Dear Rep. Smith,

Thank you so much for your efforts with HB30. We will certainly be praying for you and all others working towards the success of this bill. We have been members of Samaritan Ministries for three years now. During that time we have had two needs published with all bills being paid in full by members. What a blessing to have a monthly share of about \$275. When we had insurance, we were paying about \$900 a month for \$10,000 deductible and that was three years ago. It, no doubt, would be much higher now. It's wonderful to help other Christians each month knowing all our share is going directly to them to pay for their medical bills. The notes and prayers are so important too.

We will be anxiously waiting to hear the outcome on Monday. We are asking the Lord to fight the battle.

Thank you,  
Clair and Betty Tempero

My husband and I are so thankful for Samaritan Ministries. I have had several surgeries. One of them was 100% paid for by people from 26 states. We received not only monetary payment, but words of encouragement, cards and prayers. The staff at Samaritan was so helpful through the whole process. It is a very effective ministry and very affordable. We don't know what we would do without it. It was an answer to prayer. We pray it can continue for many, many years. We are Christians helping bear one another's burdens. So simple and yet so powerful!!

Ken & Virginia Young  
[young@midrivers.com](mailto:young@midrivers.com)

Dear Representative Smith,

Josh and I have been members of a health care sharing ministry called Samaritan Ministries for several years and have been so grateful for the services to our family both when we were expecting our second baby and in the inguinal hernia operation for our oldest son. Their services were quick and efficient and they were helpful and friendly with any questions we asked by phone. We feel that Samaritan Ministries has been more helpful than our previous insurance policy and are in support of the bill, HB 30, which you are introducing.

Sincerely,

Rachael Hicks  
Ronan, MT

Cary,

I just read the email message from Samaritan Ministries about your introduction of HB 30 and I want to thank you for your efforts in upholding our rights to choose in this area of our lives.

My family and I have been members of Samaritan Ministries for several years now and I appreciate the opportunity of helping others directly in a biblical way. We have used their services once and we were very pleased with the results as they came to bat for us in a way we have not seen before. I like the idea of sending my payments directly to people in need. I enjoy the Samaritan Ministries news letters that includes very informative articles.

I will not be able to attend the meeting with the House Human Services Committee on Monday, but you can use this email if you would like as a testimony of support. I will be praying for you and those others that will attend the meeting for knowledge and wisdom.

God Bless  
Rodney Reitan

Cary,

Thank you so much for introducing a bill to protect Samaritan Ministries from being regulated like insurance in Montana. We appreciate this ministry so much -- they have helped us with our medical needs and we love helping others directly every month rather than paying a large company.

We will not be able to attend the hearing in Helena but we do pray that God will bless your efforts.

Sincerely,  
Roy and Ardie Kelm  
Acton Montana

Dear Rep. Smith:

I **support** HB 30. I was part of Medishare( a health care sharing ministry) when the Montana Insurance commissioner decided to pursue legal action against them because they were considered "insurance". What a miscarriage of justice!

I've affiliated my family with Samaritan's Ministry(a health care sharing ministry) and it has served us very well for the last several years. I've been able to pay all of my medical bills with help of other folks in the Samaritan group. Health care sharing is NOT health insurance and it makes a lot of sense to clarify this point in the Montana Code Annotated.

I wish that I could attend the hearing on Jan 24th but my schedule doesn't allow that. Please let me know what I can do to help advance this bill. Thanks

**Curtis T. Almy, CFP** | Certified Financial Planner |

Financial Advisor

A financial advisory practice of Ameriprise Financial Services, Inc.

28 North Montana Ave. | Miles City, Montana 59301

Hi Representative Cary,

My name is Tim Kern and I live here in Helena Montana. I am writing you about the bill you are introducing HD 30 since I am a member of a Christian Health Care Sharing Newsletter called Samaritan Ministries. My wife and I and our family (we have 5 kids) are enrolled in Samaritan Ministries and it has been a huge blessing to us over the years. We have been members of Samaritan Ministries for 9 years and although it is not insurance, it has helped us with our medical expenses with the births of 3 of our children and has really been a way for us to help others and also have some financial support & encouragement in times of need.

My wife and I are very happy to be a part of Samaritan Ministries and do not want to purchase health insurance due to cost and convictions. I am glad you are introducing this bill that will help ministries like Samaritan Ministries (which is definitely not insurance and does not promote themselves as insurance) to be able to continue to be just that a "ministry" and a free will individual commitment of people who are a part of these ministries to be able to know other people's medical needs and support them, as well as when we have need, to be able to have the support from others. This has been a great way to solve so much of the frustration we felt from insurance companies and the rising cost of health care.

Thanks for being an advocate and voice for those of us like me and my family who are a part of health care sharing newsletters.

Sincerely,

Tim Kern  
1020 Wilder Ave.  
Helena, MT 59601  
406-439-8339

Dear Representative Smith,

Thank you for your efforts on behalf of healthcare sharing organizations. We have been a member of Samaritan Ministries for six or more years and we have been Very pleased with it in every way.

Our daughter had an emergency appendectomy a couple years ago. We paid all the bills in cash within 30 days after negotiating a You-don't-need-to-wait-for-insurance-processing discount and so I believe all the health care providers were satisfied with the arrangements. We submitted our need for publication and all of the \$6,000 plus in medical costs were covered by a couple dozen other members within 60 days of our submission.

We want to continue to take personal responsibility for our family's medical needs and 'shop' for the best and the most economical treatment for any given need.

Again, thank you for your work and I would be honored if you find the testimony in this letter helpful in your case and grant permission to use this information as you see fit.

Sincerely,

Jim and Shari Davenport

Missoula, MT

Mr. Cary Smith:

I want to personally thank you for introducing HB 30. I cannot afford the monthly premium of a regular health insurance program, and choose to participate in the Samaritan Ministries sharing program. I have been participating for well over two years by writing a check each month for \$135.00 to another member to help them pay their medical expenses. Recently, I needed help with medical expenses of my own, and was gratified by the response of people from all over the U.S. who helped me with my bills. Samaritan Ministries provides a wonderful program and I am grateful that you are introducing a bill that will keep the program intact.

Sincerely,  
Roberta Howard  
Stevensville, MT 59870

Dear Representative Smith,

We have been members of two health sharing ministries. Christian Care Medi-Share was forced out of Montana several years ago. They had faithfully paid for Brooke's knee surgery and our son's esophagus operation, with expenses approaching \$55,000. We are currently members of Samaritan Ministries. We fully understand that these are not insurance companies and the motives of the state officials who attempt to classify them as such are suspect at best. We believe health sharing ministries should be granted safe harbor in Montana.

Sincerely  
Paul & Brooke Trey  
Gallatin Gateway, MT 59730  
406-570-0763